

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (canceled)
2. (currently amended) The system of claim [[1]] 42, ~~further comprising~~ wherein the payment processing system includes a profile determination device that determines ~~at least one~~ of a user profile and a payee profile.
3. (currently amended) The system of claim 2, wherein the user profile comprises at least one of financial information, device information, security information, historical information, transaction information [[and]] or authorized recipient information.
4. (currently amended) The system of claim 2, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information [[and]] or another profile database.
5. (currently amended) The system of claim [[1]] 42, ~~further comprising~~ wherein the payment processing system includes a transaction database that records information about the transfer of the ~~at least one of credit and debit information~~ funds.

6. (currently amended) The system of claim ~~[[1]]~~ 42, wherein the ~~one or more devices~~ is wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, ~~[[and]]~~ or a distributed network access device.

7. (canceled)

8. (currently amended) The system of claim ~~[[1]]~~ 42, wherein the user information ~~about a registered user~~ comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address ~~[[and]]~~ or a wireless phone number.

9. (currently amended) The system of claim ~~[[1]]~~ 42, ~~further comprising~~ wherein the payment processing system includes a security device that ~~at least one of~~ monitors passwords, encrypts information ~~[[and]]~~ or monitors user information.

10. (canceled)

11. (canceled)

12. (currently amended) The method of claim ~~[[11]]~~ 43, further comprising determining ~~at least one of~~ a user profile and a payee profile.

13. (currently amended) The method of claim 12, wherein the user ~~information profile~~ comprises at least one of financial information, device information, security information, historical information, transaction information ~~[[and]]~~ or authorized recipient information.

14. (currently amended) The method of claim 12, wherein the payee profile is based on at least one of a look-up technique, identification information ~~[[and]]~~ or another profile database.

15. (currently amended) The method of claim ~~[[11]]~~ 43, further comprising recording information about the transfer of ~~the at least one of credit and debit information~~ funds.

16. (currently amended) The method of claim ~~[[11]]~~ 43, wherein the ~~one or more devices is~~ wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, ~~[[and]]~~ or a distributed network access device.

17. (canceled)

18. (currently amended) The method of claim ~~[[11]]~~ 43, wherein the received user information ~~about a registered user~~ comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address ~~[[and]]~~ or a wireless phone number.

19. (currently amended) The method of claim ~~[[11]]~~ 43, further comprising at least one of monitoring passwords, encrypting information and monitoring user information.

20. (canceled)

21. (canceled)

22. (currently amended) The ~~media~~ computer-readable medium of claim ~~[[21]]~~ 44, ~~further comprising information that determines at least one of~~ wherein the method further comprises determining a user profile and a payee profile.

23. (currently amended) The ~~media~~ computer-readable medium of claim 22, wherein the user profile comprises at least one of financial information, device

information, security information, historical information, transaction information ~~[[and]]~~
or authorized recipient information.

24. (currently amended) The ~~media~~ computer-readable medium of claim 22,
wherein the payee profile is based on at least one of a look-up technique, identification
information ~~[[and]]~~ or another profile database.

25. (currently amended) The ~~media~~ computer-readable medium of claim
~~[[21]] 44, further comprising information that records~~ wherein the method further
comprises recording information about the transfer of the ~~at least one of credit and debit~~
~~information~~ funds.

26. (currently amended) The ~~media~~ computer-readable medium of claim
~~[[21]] 44, wherein the one or more devices is~~ wireless device includes at least one of a
personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a
television, a personal computer, a wireless e-mail device, a wireless telephone, an
appliance, a refrigerator, a washing machine, ~~[[and]]~~ or a distributed network access
device.

27. (canceled)

28. (currently amended) The ~~media~~ computer-readable medium of claim [[21]] 44, wherein the transaction information ~~about a registered user~~ comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address [[and]] or a wireless phone number.

29. (currently amended) The ~~media~~ computer-readable medium of claim [[21]] 44, ~~further comprising information that~~ wherein the method further comprises at least one of ~~monitors~~ monitoring passwords, ~~encrypts~~ encrypting information and ~~monitors~~ or monitoring user information.

30. (canceled)

31. (canceled)

32. (currently amended) The ~~system~~ network device of claim [[31]] 45, further comprising a profile determination device that determines ~~at least one of~~ a [[user]] payer profile and a payee profile.

33. (currently amended) The ~~system~~ network device of claim 32, wherein the [[user]] payer profile comprises at least one of financial information, device information, security information, historical information, transaction information [[and]] or authorized recipient information.

34. (currently amended) The ~~system~~ network device of claim 32, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information ~~[[and]]~~ or another profile database.

35. (currently amended) The ~~system~~ network device of claim ~~[[31]]~~ 45, further comprising a transaction database that records information about the transfer of the ~~at least one of credit and debit information~~ funds.

36. (currently amended) The ~~system~~ network device of claim ~~[[31]]~~ 45, wherein the ~~one or more appliances is~~ device includes at least one of a household appliance, a television, a vending machine, a refrigerator, a washing machine, a heater, an air conditioner, ~~[[and]]~~ or a refrigerator.

37. (canceled)

38. (currently amended) The ~~system~~ network device of claim ~~[[31]]~~ 45, wherein the monetary transaction information ~~about a registered user~~ comprises at least one of personal information about the ~~[[user]]~~ payer, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address ~~[[and]]~~ or a wireless phone number.

39. (currently amended) The ~~system~~ network device of claim ~~[[31]]~~ 45, further comprising a security device that ~~at least one of~~ monitors passwords, encrypts information ~~[[and]]~~ or monitors ~~[[user]]~~ payer information.

40. (canceled)

41. (currently amended) The ~~system~~ network device of claim ~~[[31]]~~ 45, wherein the monetary transaction information includes information identifying the device, and wherein the identification information comprises one or more of a serial number, an electronic number identifier ~~[[and]]~~ or an IP address.

42. (new) A monetary transaction system comprising:
a payment processing system configured to:
receive payee, user, and amount information from a wireless device associated with the user,
identify a first account associated with the user based on the user information,
identify a second account associated with the payee based on the payee information,
transfer funds based on the amount information between the first account and the second account, and

send a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

43. (new) A method for performing a monetary transaction, comprising:
receiving payee, user, and amount information from a wireless device associated with a user;
identifying a first account associated with the user based on the user information;
identifying a second account associated with the payee based on the payee information;
transferring funds based on the amount information between the first account and the second account; and
sending a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

44. (new) A computer-readable medium containing instructions for controlling at least one processor to perform a method for conducting a monetary transaction, the method comprising
receiving transaction information from a wireless device, the wireless device being associated with a user;

identifying a first account associated with the user based on the transaction information;

identifying a second account associated with the payee based on the transaction information;

transferring funds based on the transaction information between the first account and the second account; and

sending a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

45. (new) A network device comprising:

a first component configured to receive monetary transaction information from a device;

a second component configured to identify a first account associated with a payer and a second account associated with a payee based on the received monetary transaction information;

a third component configured to transfer funds between the first account and the second account; and

a fourth component configured to notify a wireless device associated with the payer of the transfer of funds, the notification including an itemization of goods or services associated with the transfer.